

41. (Amended) The apparatus of claim 40 further including a microphone operably coupled to the up-link modulator.

42. (Amended) The apparatus of claim 41 further including a loudspeaker operably coupled to the down-link demodulator.

43. (Amended) The apparatus of claim 42 wherein the adapter is a cellular transceiver module modem.

44. (Amended) The apparatus of claim 43 wherein the adapter is configured to be coupled to a computer or a pen based pad.

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43. (Amended) The adapter of claim 52 wherein the adapter is a cellular transceiver module modem.